UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA

Terrence Montgomery,

Case No. 13-cv-2798 (MJD/JJK)

Plaintiff,

VS.

Granite Bay Acceptance, et al.,

Meet-and-Confer Statement for Capital One and Discover's Joint Partial Motion to Dismiss Counts I, II, VI, and VII of Montgomery's Complaint

Defendants.

I, Aaron P. Knoll, certify that I met and conferred with Mr. Montgomery on November 15, 2013 to discuss Capital One and Discover's Joint Partial Motion to Dismiss Counts I, II, VI, and VII of Montgomery's Complaint. The parties were unable to resolve the issues raised by the motion.

Dated: November 15, 2013 s/ Aaron P. Knoll

Aaron D. Van Oort (#315539) Erin L. Hoffman (#387835)

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